

**United States Bankruptcy Court  
Central District Of California**

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3420 Twelfth Street Riverside, CA 92501-3819

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

**DEBTOR(S) INFORMATION:**

Adam E Sambrano Jr

**SSN:** xxx-xx-4038

**EIN:** N/A

53-551 Harrison Apt 140  
Coachella, CA 92236

**BANKRUPTCY NO.** 6:05-bk-18792-PC  
**CHAPTER** 7

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It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT,

Dated: December 8, 2005

**Jon D. Ceretto**  
Clerk of the Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0973-6  
Case: 05-18792

User: sstoac  
Form ID: b18

Page 1 of 1  
Total Served: 28

Date Rcvd: Dec 08, 2005

The following entities were served by first class mail on Dec 10, 2005.

db +Adam E Sambrano Jr, 53-551 Harrison Apt 140, Coachella, CA 92236-1582  
tr +Karl T Anderson, 700 E Tahquitz Canyon Way Ste H, Palm Springs, CA 92262-6765  
smg Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,  
Sacramento, CA 94280-0001  
ust +United States Trustee (RS), 3685 Main Street, Suite 300, Riverside, CA 92501-2804  
15300064 +500 FAST CASH, 2533 N CARSON STREET, BOX 5600, CARSON CITY, NV 89706-0147  
15300067 +COLLECTION COMPANY, 700 LONGWATER DRIVE, NORWELL, MA 02061-1796  
15300072 +CRAYSON FINANCIAL GROUP, 5701 THURSTON AVE STE 104, VIRGINIA BEACH, VA 23455-3331  
15300068 +CREDIT MANGEMENT INC, 4200 INTERNATIONAL PKWY, CARROLITON, TX 75007-1912  
15300069 +DON ROBERTO JEWELERS, 1020 CALL RECODO, SAN CLEMENT, CA 92673-6257  
15300431 EMPLOYMENT DEVELOPMENT DEPARTMENT, BANKRUPTCY GROUP MIC 92E, P.O. BOX 826880,  
SACRAMENTO, CA 94280-0001  
15300070 +FIRST PREMIER BANK, 900 DELAWARE STE 7, SIOUX FALLS, SD 57104-0347  
15300071 FST REVENUE, 4500 5 CHERRY CREE STE 300, DENVER, CO 80206  
15300073 +KIA OF LA QUINTA, 79-225 HWY 111, LA QUINTA, CA 92253-2060  
15300074 +KIMBALL TIREY, 1202 KETTNER BLVD, SAN DIEGO, CA 92101-3390  
15300075 +MITSUBISHI MOTOR CREDIT, 10805 HOLDER STREET, CYPRESS, CA 90630-5144  
15300076 MODEL FINANCE CO, 1068 W TOWN AND COUNTRY RD, ORANGE, CA 92868-4716  
15300077 NAME OF CO-DEBTOR, BOX, INDIO, CA 92201  
15300078 +QUIK PAYDAY, 87 EAST 1400 N, LOGAN, UT 84341-2354  
15300079 +SONIC PAYDAY CORN, PC BOX 1216, OAKS, PA 19456-1216  
15300080 +UNITED CASH LOANS, 2533 N CARSON STREET STE 502, CARSON CITY, NV 89706-0147  
15300081 +UNITED LEGAL CORPORATION, 9000 REGENCY SQUARE BLVD, SUITE 1, JACKSONVILLE, FL 32211-8102  
15300432 +UNITED STATES TRUSTEE, 3685 MAIN STREET, SUITE 300, RIVERSIDE, CA 92501-2804  
15300082 +VALLEY CREDITORS SERVICE, PO BOX 1518, PALM DESERT, CA 92261-1518  
15300084 WELLS FARGO, 90 BOX 5058, PORTLAND, OR 97208-5058  
15300083 +WELLS FARGO, PC BOX 6995, PORTLAND, OR 97228-6995

The following entities were served by electronic transmission on Dec 09, 2005 and receipt of the transmission was confirmed on:

15300065 EDI: BANKAMER.COM Dec 09 2005 01:11:00 BANK OF AMERICA, PO BOX 2518,  
HOUSTON, TX 77252-2518  
15300066 +EDI: CHASE.COM Dec 09 2005 01:10:00 CHASE, 100 DUFFY AVENUE, HICKSVILLE, NY 11801-3699  
15300070 +EDI: AMINFOFP.COM Dec 09 2005 01:11:00 FIRST PREMIER BANK, 900 DELAWARE STE 7,  
SIOUX FALLS, SD 57104-0347  
15300430 EDI: CALTAX.COM Dec 09 2005 01:11:00 FRANCHISE TAX BOARD, ATTN: BANKRUPTCY,  
P. O. BOX 2952, SACRAMENTO, CA 95812-2952

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Franchise Tax Board, ATTN: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952  
TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2005

Signature:

